



Sarah (Sally) Fry Bruch

Of Counsel

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Milwaukee, WI – 414.292.3012

Sarah (Sally) Fry Bruch represents insurance carriers, established businesses and individuals at all stages of civil litigation in state and federal courts. Sally focuses her practice on insurance coverage, insurance defense and general liability defense. Sally's diverse experience includes successful resolution of claims from pre-suit through appeal, in the areas of automobile/ commercial automobile, property and casualty, homeowner, commercial general liability, errors and omissions, business owner, personal injury, construction defects, product liability, toxic tort, insurance bad faith, municipal contractor liability, and municipal defense.

Sally recently served a six-year term on the Board of Prevent Blindness Wisconsin, a branch of the nation's leading volunteer eye health and safety organization dedicated to fighting blindness and saving sight.

Insurance Coverage

Sally is experienced in providing coverage opinions, conducting examinations under oath and defending coverage claims. She has successfully defended insurance coverage claims under business owner, commercial general liability, errors and omissions, automobile/ commercial automobile, homeowner and other coverages.

Insurance Defense, Personal Injury Defense and Complex Litigation

Sally has successfully defended complex liability and indemnity claims in state and federal court.

Education

- Marquette University Law School (J.D., 1986)
- University of Wisconsin–Madison (B.S., 1981)

Services

- Insurance & Reinsurance Defense
- Insurance & Reinsurance Coverage
- Complex Tort & General Casualty

- Sophomore Honors, College of Letters and Science

Bar Admissions

- Wisconsin

Court Admissions

- U.S. Court of Appeals, Seventh Circuit
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin

Professional Affiliations

- Wisconsin Defense Counsel (WDC)
- DRI: The Voice of the Defense Bar
- Litigation Counsel of America, Senior Fellow

Awards & Honors

- Selected for inclusion in *The Best Lawyers in America®*, 2026
- Selected for inclusion in *The Best Lawyers in America® Women in Law*, 2025
- Martindale-Hubbell: Distinguished – Peer Reviewed, Client Reviewed

Representative Matters

Obtained summary judgment dismissal of indemnity claim against insured business owner, related to a product liability/ negligence action alleging catastrophic personal injury and wrongful death against the insured.

Obtained published appellate decision on the basis that the insurer did not owe policy limits under the Wisconsin Changes Endorsement to a Garage Coverage Form, pursuant to Wisconsin agency law, and did not breach its duty to indemnify.

Obtained published appellate decision on the basis that the insurer did not owe full policy limits under a homeowner policy, pursuant to Wisconsin's valued policy statute.

Obtained defense jury verdict of \$0 damages/ 30 percent liability in automobile/ personal injury claim against the insured.

Client Wins

Duffy & Bruch Secure Declaratory Judgment Dismissal of Breach of Contract, Fraud, and Professional Negligence Claims in Construction Case

Michael J. Duffy (Partner-Chicago) and Sarah (Sally) Fry Bruch (Of Counsel-Milwaukee, WI) secured a declaratory judgment and dismissal of all claims with prejudice in the Milwaukee County Circuit Court on behalf of Wilson Elser's insurance company client. The plaintiff, a business owner, allegedly sustained damages and business losses during a construction project, filing claims for breach of contract, fraud, and professional negligence against our client (under Wisconsin's Direct Action Statute) and its insured, a licensed architect.

Mike and Sally, citing long-standing Wisconsin law, argued that there was no initial grant of coverage for the plaintiff's breach of contract and fraudulent misrepresentation claims under the client's Business Liability Insurance Policy. They further argued that the plaintiff's professional liability claim was expressly excluded under the plain language of the policy's Professional Services Exclusion and Endorsement, which excluded coverage for property damage arising out of rendering, or failing to render, any professional service by an insured. Following briefing in support of the motion by Wilson Elser and opposition briefing by plaintiff, and Mike's compelling oral argument, the Court ruled in favor of Wilson Elser's client. In its twelve-page Decision and Order, the court concurred that the client's Business Liability Insurance Policy provided no coverage for the plaintiff's claims and held that our client had no duty to defend or indemnify the insured in the underlying matter, with all claims against Wilson Elser's client dismissed with prejudice, and granting the client statutory costs and fees.